

**Information to identify the case:**

Debtor 1	<u>Harry Knowles</u>	Social Security number or ITIN	xxx-xx-5272
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ann Knowles</u>	Social Security number or ITIN	xxx-xx-2855
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-14094-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Harry Knowles

Ann Knowles

11/10/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Harry Knowles  
Ann Knowles  
Debtors

Case No. 18-14094-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Nov 10, 2022

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Harry Knowles, Ann Knowles, Winter Quarters at Manatee, 800 Kay Road, Lot 1082 Bradenton, FL 34212-9422
517364060	+ American Express legal, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
517364068	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
517364073	+ Citimortgage, 3415 Vision Drive, Columbus, OH 43219-6009
517364080	+ The Villas at Tree Tops and Fairway, PO Box 163, Bushkill, PA 18324-0163
517364081	Vistana Fountains II Condominium Assoc., PO Box 105110, Atlanta, GA 30348-5110
517364082	+ Vistana Management, Inc., 9002 San Marco Court, Orlando, FL 32819-8600

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2022 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2022 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517404490	Email/PDF: bncnotices@becket-lee.com	Nov 10 2022 21:01:44	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517364061	+ Email/PDF: bncnotices@becket-lee.com	Nov 10 2022 21:01:37	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517364063	+ EDI: CITICORP.COM	Nov 11 2022 01:53:00	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
517519740	Email/Text: bankruptcy@wsfsbank.com	Nov 10 2022 21:04:00	Beneficial Bank, 1818 Market St 8th Fl, Philadelphia, PA 19103
517364065	+ EDI: BANKAMER.COM	Nov 11 2022 01:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517364064	+ EDI: BANKAMER2.COM	Nov 11 2022 01:53:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28202-4031
517523556	+ EDI: BANKAMER2.COM	Nov 11 2022 01:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517364066	+ EDI: TSYS2	Nov 11 2022 01:53:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517364069	+ EDI: CAPITALONE.COM	Nov 11 2022 01:53:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517364072	+ EDI: CITICORP.COM	Nov 11 2022 01:53:00	Citibank/Sunoco, Citicorp Credit Card/Centralized

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			Bankrup, Po Box 790040, St Louis, MO 63179-0040
517364074	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Bealls Florida, Po Box 182125, Columbus, OH 43218-2125
517364075	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Woman Within, Po Box 182125, Columbus, OH 43218-2125
517364076	+ EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517489198	+ EDI: AIS.COM	Nov 11 2022 01:53:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517377084	EDI: DISCOVER.COM	Nov 11 2022 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517364077	+ EDI: DISCOVER.COM	Nov 11 2022 01:53:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517364070	EDI: JPMORGANCHASE	Nov 11 2022 01:53:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517364071	EDI: JPMORGANCHASE	Nov 11 2022 01:53:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517514858	Email/PDF: resurgentbknotifications@resurgent.com	Nov 10 2022 21:02:19	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517491731	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 10 2022 21:06:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517514846	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 10 2022 21:05:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619094, Dallas, Texas 75261-9094
517525484	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2022 21:05:00	PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
517364078	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2022 21:05:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
517459978	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
517364079	+ EDI: WTRRN BANK.COM	Nov 11 2022 01:53:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517364083	+ EDI: WFFC2	Nov 11 2022 01:53:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517466150	EDI: WFFC2	Nov 11 2022 01:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517364062	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517364067	##+	Beneficial Bank, 1139 Chestnut Street, Philadelphia, PA 19107-3619

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 12, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Joint Debtor Ann Knowles aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor Harry Knowles aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7